

WHAT IS CLAIMED IS:

1                   1.     A method for implementing a program of discount arrangements, the  
2 method comprising:

3                   maintaining discount-arrangement information relating to a plurality of  
4 discount arrangements, wherein each such discount arrangement is associated with one of a  
5 plurality of merchants;

6                   receiving transaction information related to a transaction at a point of sale, the  
7 transaction information identifying a merchant party to the transaction;

8                   receiving an identifier for a discount instrument presented at the point of sale  
9 during the transaction;

10                  making a determination whether the merchant party is one of the plurality of  
11 merchants; and

12                  returning validation information to the point of sale in accordance with the  
13 determination.

1                   2.     The method recited in claim 1 wherein the validation information  
2 comprises an indication that the merchant party is not one of the plurality of merchants.

1                   3.     The method recited in claim 1 wherein:  
2                   the merchant party is not one of the plurality of merchants; and  
3                   the validation information comprises an indication that no discount is to be  
4 provided to the transaction.

1                   4.     The method recited in claim 1 wherein:  
2                   the merchant party is one of the plurality of merchants; and  
3                   the validation information comprises an instruction to apply a discount in  
4 accordance with the discount-arrangement information associated with the merchant party.

1                   5.     The method recited in claim 1 wherein the merchant party is not one of  
2 the plurality of merchants, the method further comprising generating a record for recording  
3 transaction information related to the merchant party.

1                   6.     The method recited in claim 1 wherein the merchant party is not one of  
2 the plurality of merchants, the method further comprising recording at least a portion of the  
3 transaction information in a record associated with the merchant party.

1                   7.       The method recited in claim 6 further comprising identifying criteria  
2 from the record associated with the merchant party for initiation of marketing efforts with the  
3 merchant party.

1                   8.       The method recited in claim 1 further comprising recording at least a  
2 portion of the transaction information in a database.

1                   9.       The method recited in claim 8 further comprising:  
2                   analyzing information in the database according to specified criteria; and  
3                   generating a summary report from the analyzed information.

1                   10.      The method recited in claim 9 further comprising distributing the  
2 summary report to the merchant party.

1                   11.      The method recited in claim 9 wherein the criteria are specified by the  
2 merchant party.

1                   12.      A computer system comprising:  
2                   a storage device;  
3                   a communications device;  
4                   a processor in communication with the storage device and the communications  
5 device; and

6                   a memory coupled with the processor, the memory comprising a computer-  
7 readable storage medium having a computer-readable program embodied therein for  
8 operating the computer system to manage a discount arrangement, the computer readable  
9 program including:

10                  instructions for maintaining on the storage device discount-  
11 arrangement information relating to a plurality of discount arrangements, wherein each such  
12 discount arrangement is associated with one of a plurality of merchants;

13                  instructions for receiving with the communications device transaction  
14 information related to a transaction at a point of sale, the transaction information identifying a  
15 merchant party to the transaction;

16                  instructions for receiving with the communications device an identifier  
17 for a discount instrument presented at the point of sale during the transaction;

18                   instructions for making a determination with the processor whether the  
19    merchant party is one of the plurality of merchants; and  
20                   instructions for returning validation information to the point of sale  
21    with the communications device in accordance with the determination.

1                   13.    The computer system recited in claim 12 wherein the validation  
2    information comprises an indication that the merchant party is not one of the plurality of  
3    merchants.

1                   14.    The computer system recited in claim 12 wherein:  
2                   the merchant party is not one of the plurality of merchants; and  
3                   the validation information comprises an indication that no discount is to be  
4    provided to the transaction.

1                   15.    The computer system recited in claim 12 wherein:  
2                   the merchant party is one of the plurality of merchants; and  
3                   the validation information comprises an instruction to apply a discount in  
4    accordance with the discount-arrangement information associated with the merchant party.

1                   16.    The computer system recited in claim 12 wherein the merchant party is  
2    not one of the plurality of merchants, the computer-readable program further including  
3    instructions for generating a record for recording on the storage device transaction  
4    information related to the merchant party.

1                   17.    The computer system recited in claim 12 wherein the merchant party is  
2    not one of the plurality of merchants, the computer-readable program further including  
3    instructions for recording on the storage device at least a portion of the transaction  
4    information in a record associated with the merchant party.

1                   18.    The computer system recited in claim 17 wherein the computer-  
2    readable program further includes instructions for identifying criteria from the record  
3    associated with the merchant party for initiation of marketing efforts with the merchant party.

1                   19.    The computer system recited in claim 12 wherein the computer-  
2    readable program further includes instructions for recording at least a portion of the  
3    transaction information in a database.

1                   20. The computer system recited in claim 19 wherein the computer-  
2 readable program further includes:

3                   instructions for analyzing with the processor information in the database  
4 according to specified criteria; and

5                   instructions for generating with the processor a summary report from the  
6 analyzed information.

1                   21. The computer system recited in claim 20 wherein the criteria are  
2 specified by the merchant party.